



# APPROACHING RETIREMENT

What should you  
consider as the big  
day gets closer?



**Nationwide®**

Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation and diversification — can guarantee a profit or avoid loss, especially in a down market. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Under current law, tax-deferred contributions will be taxed as ordinary income at withdrawal.

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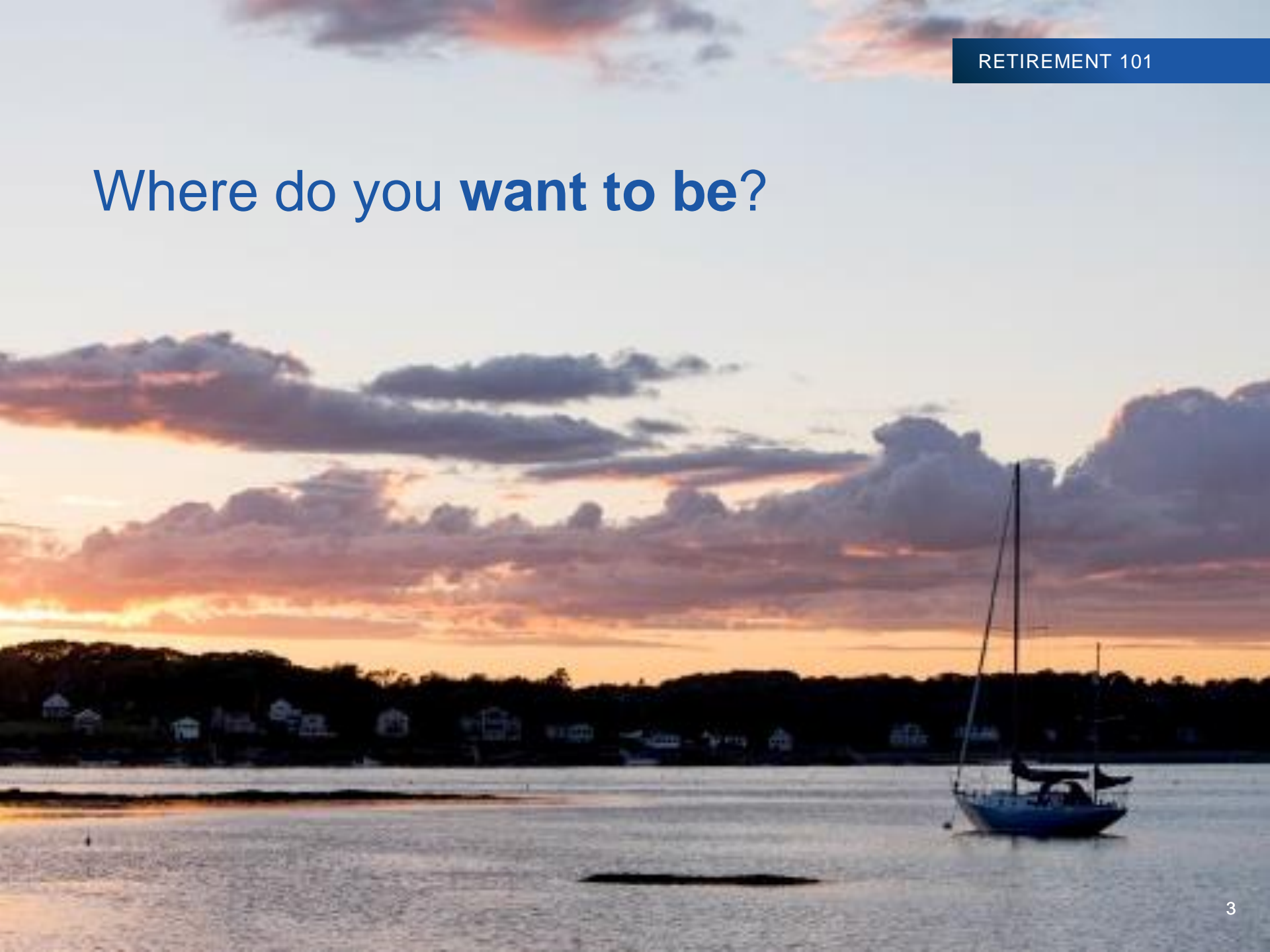
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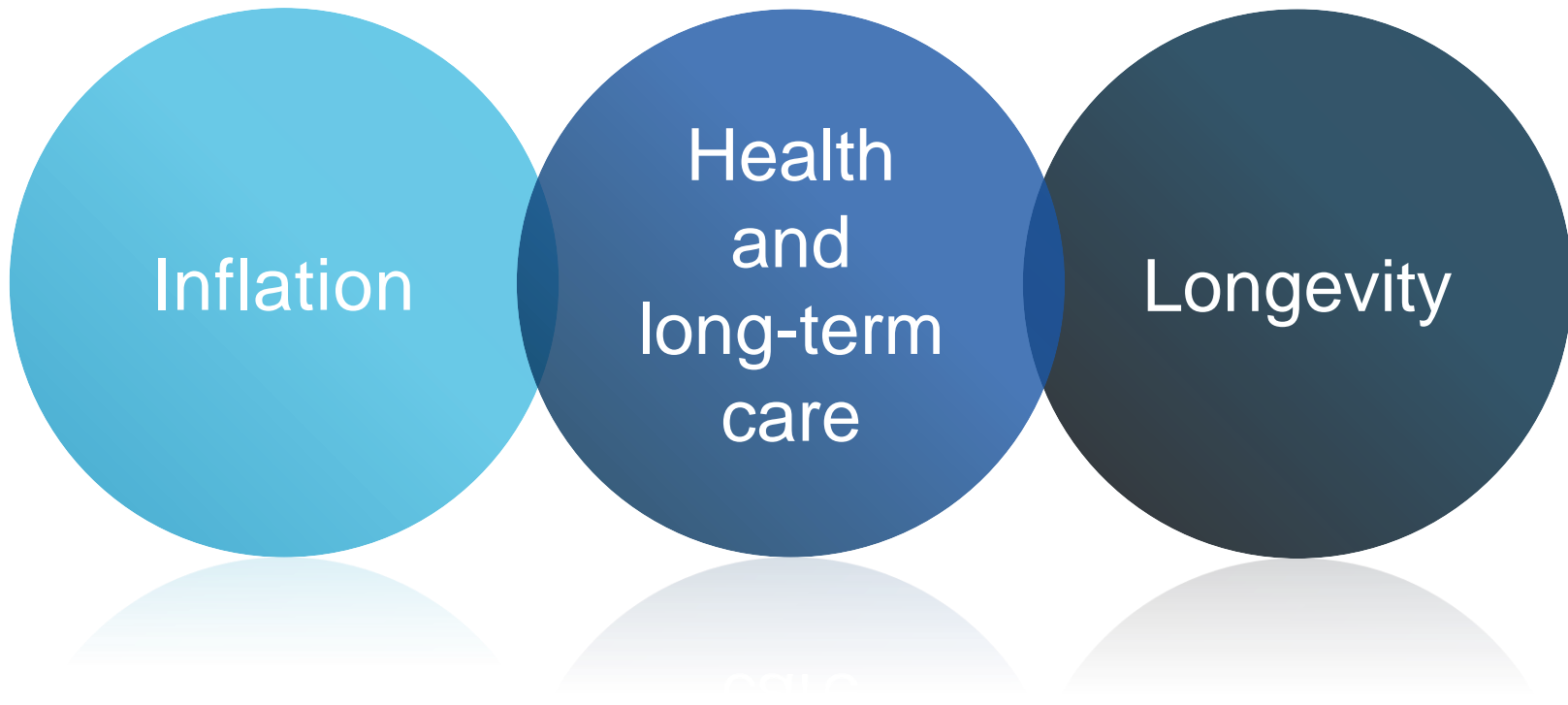
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Where do you **want to be?**



# What do you financially need to prepare for?

The three major costs in retirement:



# Where's the money going to come from?

The three major ***sources of retirement income:***



# What's your plan?

## Individual savings plans:

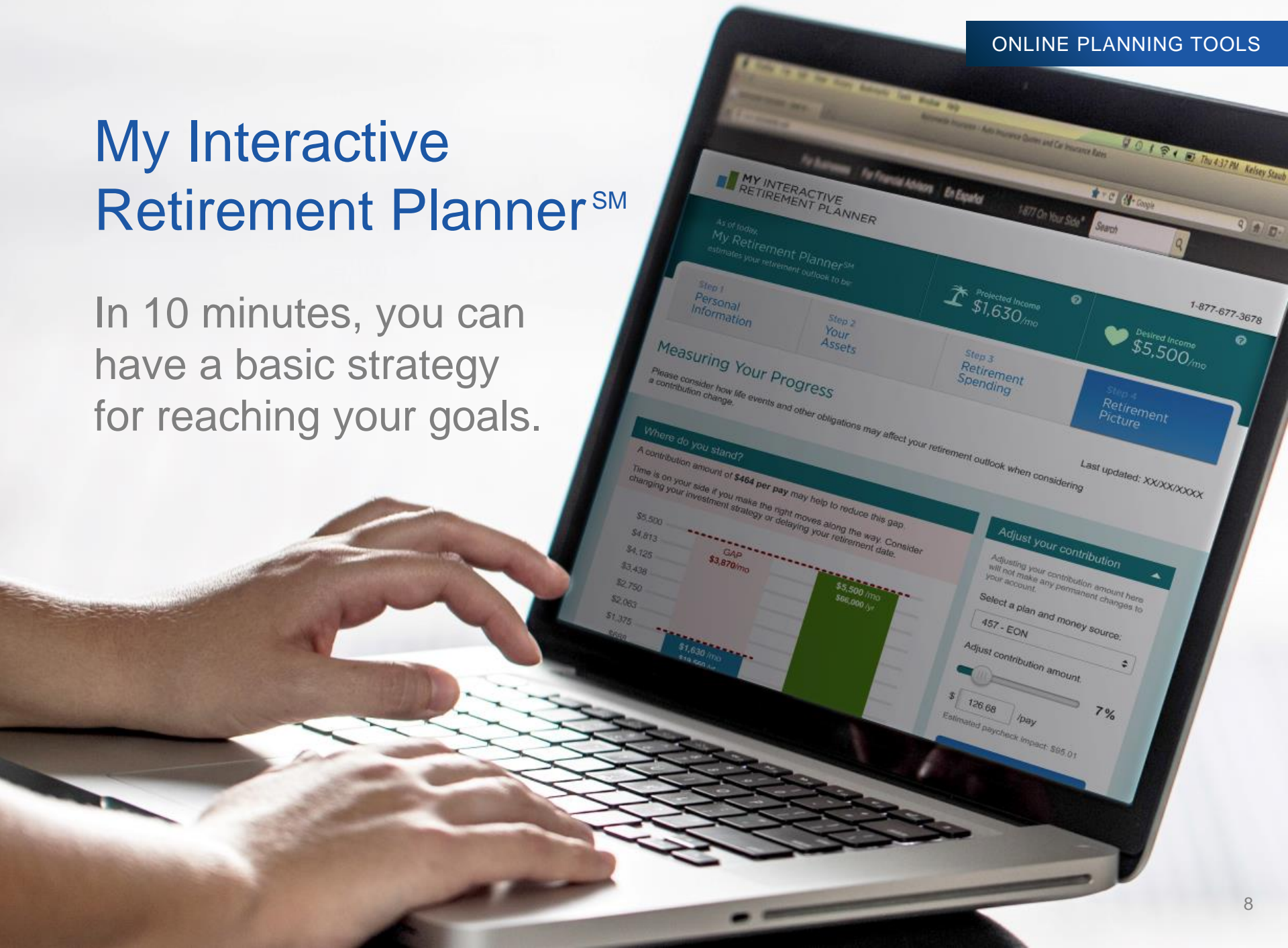
- IRA
- Roth IRA
- Personal savings

## Employer savings plans:

- 457(b)
- 403(b)
- 401(k)

# My Interactive Retirement Planner<sup>SM</sup>

In 10 minutes, you can have a basic strategy for reaching your goals.



# Two ways to catch up

- Age 50 option
- Special 457 Provision

*Investing involves market risk, including possible loss of principal and possible fluctuations in value. No investment strategy can assure a profit or guarantee against loss in a declining market. Tax-deferred contributions are taxed as ordinary income at withdrawal.*





# PAYOUT OPTIONS

Where will your  
income come from?

# You get **flexibility** at and through retirement.

You'll have a variety of options for planning retirement income and accessing your money when and how you need it.



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# What is **RMD**?

- IRS requires minimum distributions from retirement plans annually after age 70½
- As long as your assets remain in a Nationwide plan, we'll take care of RMD for you

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# We are here to help you!



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